

CA30N

T0A25

-B71

1956

Government
Publications

Gardiner, Frederick G

Budget address delivered to
the Council of the Municipal-
ity of Metropolitan Toronto

Government
Publications

BUDGET ADDRESS

delivered by

FREDERICK G. GARDINER, Q.C.

Chairman of the Council of
The Municipality of Metropolitan Toronto

to the Council

on Tuesday, May 1st, 1956



I have the honour today to present the current estimates of Metropolitan Toronto for the year 1956. These estimates have been prepared by G. Arthur Lascelles, the Metropolitan Finance Commissioner, in his usual clear and concise fashion. They have been approved by the Executive Committee for presentation to Council. The introduction to the estimates contains a full and complete comparison between the estimates for 1956 and the actual expenditures in 1955 which makes it appropriate that my observations should be of a general rather than a detailed nature.

As is pointed out by the Finance Commissioner educational costs account for a large proportion of the total expenditures. Out of approximately \$74 million of total expenditures approximately \$37½ million is for education. That is slightly over one-half. But what is more impressive and more important is that after all grants and revenues are calculated out of a total amount of approximately \$44½ million to be raised by the metropolitan levy, almost \$26½ million is for education. This amount is reflected in 9.35 mills out of a total metropolitan rate of 15.46 mills and is approximately 60%.

This points up very succinctly the necessity for an improved grant structure in respect of current educational costs. It is eminently clear that a provincial contribution of 18% of current costs of education in this metropolitan area is unreasonable. While I have no commitment either direct or inferential, and while the extent of it will depend upon a more realistic distribution of Provincial-Dominion revenues I am satisfied that the recent submissions which were made by the Executive Committee to

the Province in respect of educational grants will be productive of beneficial results in 1957.

The only other observation I would like to make with respect to the current budget is that the increase of 1.76 mills in the metropolitan mill rate from 13.7 in 1955 to 15.46 in 1956 is readily explained by reference to a very few items. 1.1 mills is accounted for by the following new items of metropolitan expenditure in 1956:

PREVIOUS OBLIGATIONS OF THE CITY OF TORONTO

Grant to Toronto Transit Commission for blind and amputation cases			\$ 50,000
Grant to Metropolitan Toronto Industrial Commission ...			48,000
Riverdale Zoo—			
Maintenance	\$ 76,630		
Debt Charges	43,521	120,151	
Toronto Island—			
Maintenance	243,700		
Debt Charges	85,191		
		328,891	
Less Revenue	6,500	322,391	\$ 540,542

NEW METROPOLITAN TORONTO OBLIGATIONS

1955 Toronto Transit Commission deficit			2,300,000
Don Valley Golf Course—			
Maintenance	\$ 90,880		
Less Revenue	6,000	84,880	
Homes for the Aged—			
Greenacres—Newmarket			
Hilltop Acres—Toronto		357,512	
			\$ 3,282,934

Those items account for \$3,282,934 or an increase of 1.1 mills. Education accounts for an increase of .57 mills for a total of 1.67 mills, leaving only .09 mill increase to cover all other phases of the metropolitan operation.

It is interesting to note that in 1954 the City of Toronto assessment amounted to approximately 62% of the total. In 1955 this was reduced to approximately 57% and now stands at approximately 54%. It is reasonable to expect that by the end of 1956 it will be approximately 50%.

As I have had considerable to say to the Council recently in relation to the capital programme for the next ten and fifteen years it is not necessary for me to make any further comprehensive review of the situation. I should inform Council however, that immediately following the meeting of the Executive Committee with the Premier and members of his Cabinet that the capital programme has been restudied in the fullest detail by the Finance Commissioner, the Chairman of the Council, the heads of all departments and the Planning Director. Time did not permit copies to be made available for this meeting but the revised programme will be presented to the Executive Committee at its next meeting. Generally speaking, the capital programme has been cut back from about \$1 billion to \$894 million over a ten-year period and will have to be the subject matter of constant attention in the light of circumstances and conditions which prevail from year to year.

As I pointed out previously if our metropolitan projects programme had been continued without revision and the amounts requested by the Metropolitan School Board and area municipalities had been accepted as originally presented capital

financing of about \$135 million would have been required for this year distributed as follows:

Education	\$27 million
Area Municipalities	49 "
Metropolitan Projects	59 "
\$135 million	

As a result of a very careful review of all three programmes the amount has been cut down to a total of \$90 million distributed as follows:

Area Municipalities	\$35 million
Schools	25 "
Metropolitan Projects	30 "
\$90 million	

While this total is somewhat more than the \$75 million which we have usually considered as the amount which could be readily financed in each year after careful consideration with the Finance Commissioner and the syndicate which handles our financing it is considered reasonable that such an amount should be approved for this year and that it can be satisfactorily handled.

The action of the Bank of Canada and the Federal Reserve Board in increasing their interest rates from $1\frac{1}{2}\%$ in August last to 3% in April of this year has increased the cost of capital financing in Canada and the United States and has made the market for bonds less attractive. However, I am of the view that by the month of September in a presidential election year in the United States that such restrictions will be modified. The present shortage of steel, cement and other building materials will also have a limiting effect upon our ability to carry out work projects which will require \$90 million of debenturing in this year. The Province of Ontario has

just completed \$40 million of financing in New York for the Hydro-Electric Power Commission of Ontario at a rate just below 4% and a recent Province of Ontario issue in Canada of \$50 million was readily subscribed at a rate of $4\frac{1}{4}\%$.

One of the reasons our current estimates have been held up until this date is that full and careful consideration was being given to our capital position in the light of what might have been a recommendation to Council that it authorize a 2-mill special metropolitan development levy for this year to provide \$6 million of capital money. I indicated to Council on a previous occasion that an alternative to increased realty taxation, if further assistance is not forthcoming from the Province might be a metropolitan sales tax or metropolitan automobile tax. Both of these alternatives met with almost unanimous opposition both in and out of the Council. The only other two alternatives which I can see are larger provincial grants or increased taxation.

Whatever may be said with respect to the insufficiency of provincial grants it is only fair to remember that the Province does pay the Metropolitan Corporation a \$4 per capita unconditional grant which is double the amount received by any other municipality; that it does pay 50% of construction and maintenance of metropolitan highways which is a larger grant than is received by any other city; that it does pay 50% of construction and maintenance of aged persons' homes; and 25% of our statutory liability for children's aid. As compared with this assistance the federal government ignores the municipalities as though they did not exist, to the extent of refusing to pay grants in lieu of taxes on \$19 million of its properties in the City of Toronto. It is

surely the height of indignity and inequity that while the Dominion collects through its income tax building in Toronto 27% of all its corporate and personal income tax revenue in the Dominion it refuses to pay taxes on the building which receives full city and metropolitan services.

However, the die is cast for this year. We will watch carefully how we progress with our local area school board and metropolitan projects. If new assessment continues to come into this area during the balance of the year as it has during the first three months at a rate in excess of \$125 million per year, with satisfactory balance between industrial and commercial versus residential assessment, it may be possible to finance our future capital programme without the necessity of a current levy for capital purposes.

I am satisfied that with the cooperation of the Metropolitan School Board, the heads of our departments and our committees, to see that monies are only appropriated for essential services during the period when we are trying to catch up with a backlog of works which should have been done five, ten, fifteen or twenty years ago, and at the same time keep up with the current demands of the present expansion, we can provide eminently satisfactory school facilities in keeping with the reasonable requirements of this area. I am satisfied as well that we can provide funds for the reasonable requirements of the area municipalities; and at the same time not materially interfere with the progress of our metropolitan projects.

There will be presented to the Executive Committee and to the Council within the course of the next few days a revised capital programme with specific amounts

appropriated to specified projects during each of the next ten years together with a reserve list of works for the following five years. It is the intention that the whole programme shall be the subject matter of continuous review and that it will be kept sufficiently flexible to allow for modification as circumstances and conditions make that necessary.

For the purpose of the record I am attaching to this manuscript a memorandum with respect to certain matters affecting the capital financing of Metropolitan Toronto which I presented to Council on April 3rd of this year.

MEMORANDUM WITH RESPECT TO CERTAIN
MATTERS AFFECTING THE CAPITAL
FINANCING OF METROPOLITAN
TORONTO

There are two fields in which Metropolitan Toronto and its thirteen local municipalities operate where the costs are admitted either in whole or in part to be an unfair charge against the real estate taxpayer. These two fields are social welfare and education.

The other main fields in which Metropolitan Toronto operates and the percentage of contribution by the Metropolitan taxpayer are:

1. Water Supply—100%
2. Sewage Disposal—100%
3. Metropolitan Roads and arterial highways—50%
4. Net cost of administration of justice over which the Metropolitan Corporation has no control—100%
5. Operation of a metropolitan jail over which the Metropolitan Corporation has no control—100%

6. Civil Defence which is a joint operation between:
 - Dominion Government50%
 - Provincial Government25%
 - Metropolitan Government25%
7. Metropolitan Parks—100%
8. Metropolitan Planning Board—100%
9. Toronto and York Roads Commission—25%
10. Toronto Transit Commission—responsibility for deficit operations
11. Provision of Metropolitan Court House—100%.

While many of the activities in which the Metropolitan Corporation is engaged may be said to be wholly and properly the responsibility of the real estate taxpayer the two main divisions where this cannot be said are:

1. education; and
2. social services.

EDUCATION—CURRENT

The following schedule indicates the net expenditure of the Metropolitan School Board for the year 1955 and the estimated expenditures for 1956:

METROPOLITAN SCHOOL BOARD EXPENDITURES

	Estimate 1956	Actual 1955
Gross Expenditure	\$37,565,954	\$33,604,683
Revenue Legislative Grants	\$ 9,868,000	\$ 9,238,000
Share of Supplementary Taxes levied by Area Municipalities	430,000	1,153,354
	10,298,000	10,391,354
Net Requirements	\$27,267,954	\$23,213,329
Surplus from Previous Year ..	843,556	1,283,684
Net Expenditure	\$26,424,398	\$21,929,645

Net expenditure for education for 1956 of \$27,267,954 means a metropolitan levy of 9.35 mills out of a total of 15.46 mills. Education costs therefore represent about 60% of the metropolitan levy.

Such figures and comparison do not tell the whole story. The fact is that the computation of Department of Education grants for current expenses and the basis upon which it makes grants in relation to capital expenditures are very complicated and difficult to understand.

The respective contributions made by the Province, the Metropolitan Corporation and the area municipalities for education in 1955 were:

All Provincial grants	\$10 million or 18% of total
Metropolitan Corporation...	\$23 million or 42% of total
Local area municipalities	\$22 million or 40% of total
Total	\$55 million—100%

The amount paid by the Metropolitan Corporation was actually paid by the local municipalities as the metropolitan share and is merely a redistribution of the amounts which otherwise would be paid by the local municipalities. The total municipal contribution to the 1955 total cost of education in the amount of \$55 million was as follows:

Metropolitan Toronto	\$23 million—42%
Local area municipalities	\$22 million—40%
Total	\$45 million—82%

The thirteen municipalities comprising Metropolitan Toronto cannot continue to

pay 82% of the cost of education within the bounds of a reasonable tax rate on real estate.

EDUCATION—CAPITAL

When the Metropolitan Corporation prepared its ten-year capital forecast of expenditures it was estimated by the Metropolitan School Board that \$120 million over a period of ten years would be required to finance new schools and additions. During 1955 it was indicated that in the light of the 1954 and 1955 experience that \$120 million for a ten-year period would be insufficient and that a figure of \$130 million might be more realistic for a ten-year period. This figure in the light of experience and prices which are now required to be paid for sites and school buildings is estimated to amount to \$168 million in ten years and \$228 million in fifteen years as follows:

1. 1956	\$ 27	million
2. 1957	24	"
3. 1958	21	"
4. 1959	18	"
5. 1960	15	"
Total for 5 years	\$105	million
6. 1961	14	"
7. 1962	13	"
8. 1963	12	"
9. 1964	12	"
10. 1965	12	"
Total for 10 years	\$168	million
1966-1970—5 x \$12m	60	million
Total for 15 years	\$228	million

The costs above mentioned were based on a ceiling cost formula for public, intermediate and secondary schools established during 1954 by conferences at which

the Metropolitan Corporation, the Metropolitan School Board, the Department of Education and Dr. Arvid Burke, an authority from New York State, were present. The ceiling cost which was established was \$735 per pupil accommodation in public schools, \$1050 per pupil in intermediate schools and \$1350 per pupil accommodation in secondary schools. Those amounts were thought to be realistic having regard to the reasonable requirements of the people in this metropolitan area. They allow for academic classrooms and a general purpose room in public schools and for academic classrooms including science laboratories and gymnasium, auditorium, cafeteria, home economics room and industrial arts room in secondary schools.

The Province has indicated that the following accommodation described is not available for grants:

In a public school—a general purpose room; and

In a secondary school—an auditorium, gymnasium, cafeteria, industrial arts room and a home economics room.

Despite the fact that such accommodation is excluded from provincial grants the curriculum established by the Department of Education requires physical training, home economics and industrial arts to be taught.

The Department of Education has set an unrealistic maximum cost of \$20,000 per academic room which applies both to public schools and secondary schools. The Department's own calculations and common knowledge indicate that if maximum cost of construction of a primary schoolroom is \$20,000 that the figure is completely unrealistic when applied to a high school where such things as science laboratories, home

economics rooms, industrial arts rooms and gymnasiums are required to carry out the curriculum established by the Province.

The following figures indicate the respective contributions in dollars and percentages paid by the Province, the Metropolitan Corporation and the area municipalities for actual construction in 1955:

1955			
PUBLIC SCHOOLS			
Total Cost	Province	Metro	Areas
\$15,111,458	\$ 5,284,338	\$ 6,144,812	\$ 3,682,308
SECONDARY SCHOOLS			
Total Cost	Province	Metro	Areas
\$ 4,835,944	\$ 708,960	\$ 1,631,040	\$ 2,495,944
SITES			
Total Cost	Province	Metro	Areas
\$ 2,846,310	\$	\$	\$ 2,846,310
\$22,793,712	\$ 5,993,298	\$ 7,775,852	\$ 9,024,562
100%	26%	34%	40%

EDUCATION—CURRENT AND CAPITAL

The net result of the foregoing is that the Province is paying 18% of the current cost of education in the metropolitan area and 26% of the capital cost of buildings, additions and sites.

EDUCATION—CAPITAL BUDGET 1956

The capital budget of the Metropolitan School Board requires debenturing during the year 1956 of \$27 million. This is computed as follows:

Balance of 1954 and 1955 approvals not yet debentured	Actual amounts requiring debenturing in 1956
\$23 million	\$19 million
Approvals to be submitted in 1956	Actual amounts to be debentured in 1956
\$24½ million	\$8 million
Balance of 1954 and 1955 approvals and new approvals for 1956	Total actual amounts requiring debenturing in 1956
\$47½ million	\$27 million

METROPOLITAN CAPITAL REQUIREMENTS
—SCHOOLS—AREA MUNICIPALITIES—
METROPOLITAN PROJECTS

The amount which the Metropolitan Corporation can conveniently debenture during 1956 is \$75 million. This includes debenturing for education, local area municipalities' requirements and for metropolitan construction projects.

CAPITAL BUDGET—1956—EDUCATION
AND AREA MUNICIPALITIES

The minimum amount of debenturing which it is considered must be done by the Metropolitan Corporation for the area municipalities in 1956 is \$35 million. Therefore if \$27 million of debenturing is to be done during 1956 for education and \$35 million for area municipalities, those two spheres of debenturing will require:

Education	\$27 million
Area Municipalities	\$35 million
Total	\$62 million

CAPITAL BUDGET—1956—METROPOLITAN
PROJECTS

Now let us look at the situation from the point of view of metropolitan construction projects, which is the other sphere of the metropolitan operations in addition to education and area municipalities. During 1954 and 1955 the Metropolitan Corporation prepared an estimate of capital expenditures over the next ten years. These included education, area municipalities and metropolitan construction projects but excluded a Toronto Transit Commission subway on Bloor Street. That capital programme involved \$750 million in ten years. The plan has been varied to extend over fifteen years. Exclusive of a Toronto

Transit Commission subway but including some other capital works not included in the original ten-year programme, the following are the amounts included in the fifteen-year plan:

15-YEAR PLAN FOR
METROPOLITAN TORONTO PROJECTS
(EXCLUSIVE OF EDUCATION, TORONTO
TRANSIT COMMISSION AND AREA
MUNICIPALITIES)

1. 1956	\$ 59 million
2. 1957	63 "
3. 1958	48 "
4. 1959	43 "
5. 1960	12 "
5 year total	\$225 million
6. 1961	6 "
7. 1962	4 "
8. 1963	3,200,000
9. 1964	2,700,000
10. 1965	2,202,000
10 year total	\$243,102,000
1966-1970 incl.	10,000,000
15 year total	\$253,102,000

As is the case in respect of educational capital expenditures the heavy impact of all capital financing is during the first five years. This results from the backlog of works requiring to be done at the same time as requirements to keep up with current expansion are undertaken.

It is estimated that the minimum amount required for area financing is \$35 million per year over the whole period of fifteen years. This includes the City of Toronto, the three large townships of Scarborough, North York and Etobicoke and the other nine municipalities.

If we add together the capital requirements for education, plus the area municipi-

palities, plus metropolitan construction projects, the debenture requirements for the next five years would be:

CAPITAL ESTIMATES—
EDUCATION—AREA MUNICIPALITIES—
METROPOLITAN PROJECTS

	1956	1957	1958	1959	1960
Education	\$ 27 M	\$ 24 M	\$ 21 M	\$ 18 M	\$ 15 M
Area Municipalities	35 M	35 M	35 M	35 M	35 M
Metropolitan Projects	59 M	63 M	48 M	43 M	12 M
	\$121 M	\$122 M	\$104 M	\$ 96 M	\$ 62 M

With an ability to debenture approximately \$75 million per year it is to be seen that the critical years are 1956 to 1959 inclusive.

A recent careful consideration of the ten-year and fifteen-year capital programme has resulted in capital financing being approved for 1956 in the amounts of:

Education	\$25 million
Area municipalities	\$35 million
Metropolitan projects	\$30 million
	\$90 million

Having regard to the market for debentures and the shortage of steel and cement it is considered that the Metropolitan Corporation will be able to successfully finance its capital programme for this year without seriously affecting the present standard of school buildings or seriously interfering with the requirements of the area municipalities or the metropolitan projects programmes.

If the Metropolitan Council followed the practice, procedure and advice with respect to school projects it would involve a refusal by the Metropolitan Council to approve any

further school buildings except to the extent that they are approved by the Department of Education for provincial grants.

Such a procedure will eliminate from new schools:

Public schools—general purpose rooms,

Secondary schools—Auditoriums, gymnasiums, cafeterias, home economic rooms, industrial arts rooms and any other collateral rooms for which the Province makes no capital grants.

This procedure would make it possible only to construct such academic teaching rooms and provide such equipment as can be provided within the provincial grants which are \$20,000 per room.

SOCIAL WELFARE SERVICES

If increased provincial grants are not forthcoming or if current levies are not to be made to provide for capital expenditures the Metropolitan Corporation will have to give consideration to restrictive action with respect to certain phases of its social welfare activities. The municipalities have been contending for years that the provision of social welfare services should not be a charge against the real estate taxpayer. The Province has acknowledged the validity of that contention by paying 50% of the cost and administration of aged persons' homes; 25% of the cost of children's aid societies; and has stated that the \$4 per capita unconditional grant is to take care of social welfare costs.

The extent to which the \$4 per capita grant has taken care of social welfare costs in Metropolitan Toronto is indicated in the following table:

METROPOLITAN TORONTO TOTAL SOCIAL
WELFARE COSTS INDICATING
THE AMOUNT OF THE \$4 PER CAPITA
GRANT IN THE YEARS 1954-1955 AND 1956

Year	Total Cost to Metro	\$4 per Capita Grant	Deficit
1954	\$ 4,485,932	\$ 4,441,028	\$ 44,904
1955	5,388,168	4,982,100	406,068
1956	6,920,500	4,982,100	1,938,400

In addition to the above metropolitan costs for social services the Metropolitan Corporation has assumed from the city and the County of York over \$5 million of capital grants to hospitals for new buildings and additions which it is discharging at the rate of \$1 million per year out of current taxation.

In 1954 the \$4 unconditional per capita grant took care of social welfare costs with the exception of \$44,904. In 1955 it fell short by \$406,068 and in 1956 will fall short by nearly \$2 million.

In 1955 the provincial government arbitrarily increased the contribution of Metropolitan Toronto to the cost of indigent patients on a statutory basis of 50% per indigent patient. The statutory obligation of Metropolitan Toronto was increased from \$4 to \$6 for grade "A" hospitals and by a similar 50% in respect of other hospitals. This immediately increased the statutory contribution required to be made by Metropolitan Toronto to public hospitals by \$840,000.

In addition to the statutory obligation of Metropolitan Toronto to public hospitals the hospitals annually contend that the Metropolitan Corporation should make a grant to them in respect of what they call their loss upon indigent patients. Prior to the establishment of the Metropolitan Corporation the last grant was made by the City

of Toronto in respect of the year 1953 in the sum of \$600,000. After an exhaustive examination into the situation the Metropolitan Corporation made a grant in 1955 to the public hospitals in respect of loss on indigent patients in 1954 of \$670,000. The 1956 budget of the Metropolitan Corporation includes an item of \$840,000 for public hospitals' loss on indigent patients. If further grants are not forthcoming from the Province in respect of education and social welfare costs, the Metropolitan Corporation will have to give careful consideration to making no further payments to the public hospitals except its statutory obligations.

PROVINCIAL YEAR-END GRANTS TO HOSPITALS

The Province of Ontario has indicated that it intends to make substantial year-end grants to the public hospitals in the Province of Ontario. While the Province increased the statutory grants required to be paid by the Metropolitan Corporation to its grade "A" public hospitals from \$4 to \$6 per day the Province's per diem allowance for indigent patients was and still is for grade "A" hospitals:

Per day per bed occupied or	
unoccupied	\$2.35
Occupied by indigent	\$1.90
	\$4.25

It is suggested that the Province in making further grants to public hospitals in the metropolitan area should make it clear that such grants are to reduce the claims of the hospitals against the Metropolitan Corporation for the hospitalization of indigent patients. As long as the Province does not do this and leaves the municipalities in

the vulnerable position where they are paying \$6 per day per indigent patient by reason of provincial legislation while the Province is paying only \$4.25 per day per indigent patient there is no course for the Metropolitan Corporation to take except to pay its statutory grants and make no provision for any amounts in excess thereof. If the item for grants to hospitals in addition to statutory obligation is removed from the metropolitan budget it will save \$840,000 in 1956.

CHILDREN'S AID SOCIETIES

In the social welfare division there are grants made by the Metropolitan Corporation to the Children's Aid Societies in excess of statutory obligations. The estimates for 1956 contain an item of \$220,000 for grants to children's aid societies for protection work and adoption work in excess of the Metropolitan Corporation's statutory liability. The Metropolitan Corporation has continuously represented to the Department of Welfare that its contribution for child welfare should not be less than 50%, whereas their present contribution is 25%. The Metropolitan Corporation is thoroughly convinced that grants for protection and adoption services in excess of statutory liability are investments which will enure to the benefit of the Province and the Metropolitan Corporation by reducing the costs for wards and foster home care and at the same time will do an infinitely better social welfare job. But so long as Metropolitan Toronto finds itself in a straight-jacket having to pay social welfare costs arbitrarily fixed by the Province with no source of taxation other than real estate, it may have to forego a practice and procedure which it knows to be in the interest of the

Province, the Metropolitan Corporation and the citizens of this area.

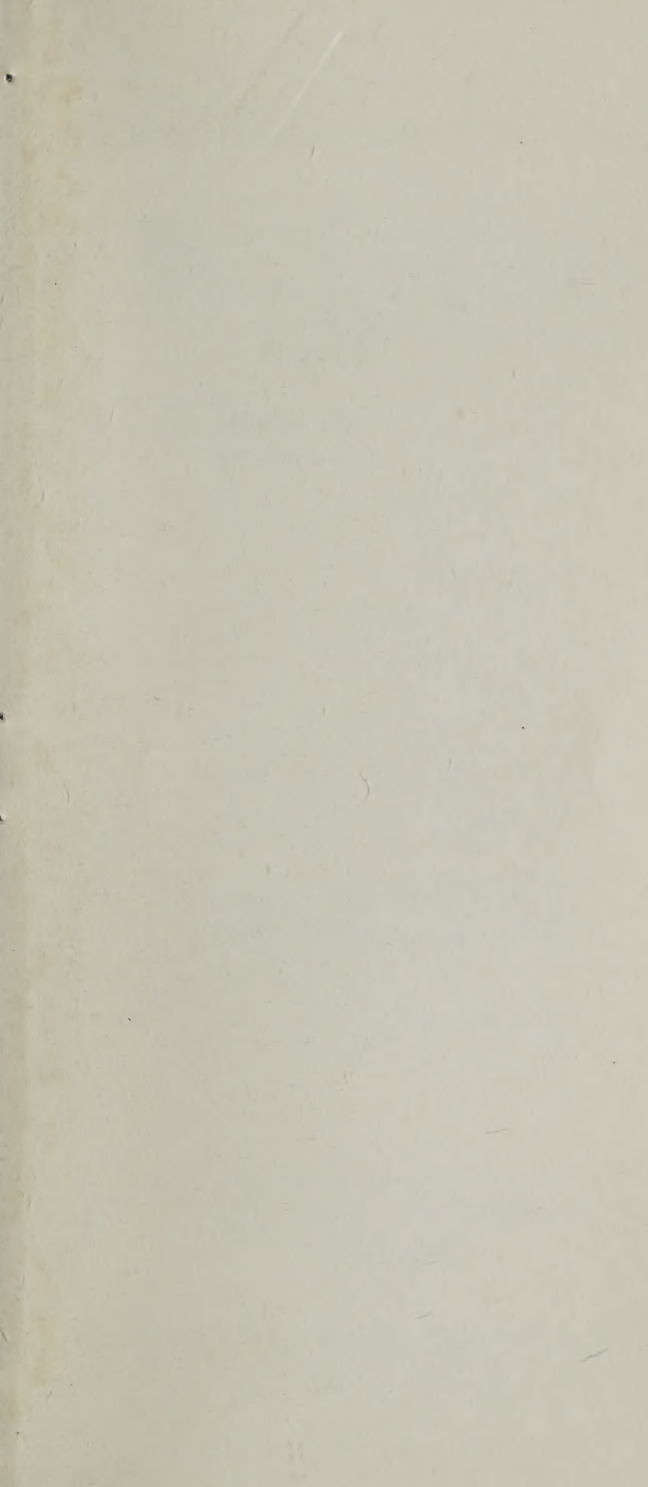
If the Metropolitan Corporation and its thirteen constituent municipalities are to have an austerity programme thrust upon them by unrealistic provincial legislation with respect to grants for education and social services in future years it may be driven to save itself \$1,060,000 by deleting from its budget two items which indicate a heretofore reasonable and sensible approach of the Metropolitan Corporation to social welfare matters:

Payments to Public Hospitals for indigent patients in excess of statutory re- quirements	\$ 840,000
Contributions to Children's Aid Societies in excess of statutory obligations ...	220,000
	\$1,060,000

If additional grants from the Province for education and other social services are not forthcoming the Metropolitan Corporation may have to decide that it will comply with its statutory obligations in every field and reject any application for assistance beyond its statutory obligations. Whether this procedure is wise or otherwise must be determined by those who write the terms of what the Metropolitan Corporation must do and cannot do.

FREDERICK G. GARDINER, Q.C.

April 3rd, 1956.



Government
Publications

CK 7.4.61

Government
Publications

~~112~~

~~9017~~

~~062T64~~

1956

Gardiner, Frederick G
Budget address delivered
to the Council of the
Municipality of Metropolitan
Toronto

Government
Publications

PLEASE DO NOT REMOVE
SLIPS FROM THIS POCKET

DECATALOGUED

UNIVERSITY OF TORONTO
LIBRARY

